

**Testimony Regarding  
H.B. 6884, An Act Concerning the Recruitment, Retention,  
and Enhancement of the Teaching Profession**

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Chairmen McCrory and Currey, Ranking Members Berthel and McCarty, and distinguished members of the Education Committee:

Thank you for the opportunity to testify today on H.B. 6884, An Act Concerning the Recruitment, Retention and Enhancement of the Teaching Profession. My testimony is specifically on Section 19 of the proposed bill, which would establish a task force to study the financing of the Connecticut Teachers' Retirement System (TRS).

My name is Ashley Robles, and I serve as a data analyst for the School and State Finance Project. We support studying the TRS and ensuring Connecticut's investments in education align to the needs of the communities in which these teachers work and live, as well as the ability of these communities to support their local public schools.

Connecticut administers several retirement systems — one of the largest being the TRS. Connecticut's TRS has been in operation since 1939 and is currently funded by the State and contributions from teachers. However, the TRS has accumulated more than \$17.1 billion in unfunded liabilities and has one of the lowest funded ratios (57 percent) in the United States among similar plans.<sup>1</sup>

The primary reasons for the poor health of the TRS includes: the State of Connecticut making no contributions to the fund prior to 1979, the multitude of years since 1979 in which the State failed to make its full annually required contribution (ARC), and the investments made by the fund failing to meet their assumed rate of return. In recent years, Connecticut has implemented changes to the TRS to improve its health, such as reducing the rate of return and re-amortizing the unfunded liability.

While most of Connecticut's public school teachers are employees of local and regional boards of education, which are essentially functions of municipalities, the State has the sole responsibility of paying the ARCs. Each teacher in the TRS is eligible for the same retirement benefits, which are determined as a percentage, based on years of service, of each teacher's average salary.

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<sup>1</sup> Garrett, J.J., & Mobley, B.D. (2022). *Connecticut State Teachers' Retirement System Actuarial Valuation as of June 30, 2022*. Kennesaw, GA: Cavanaugh Macdonald Consulting, LLC. Retrieved from [https://portal.ct.gov/-/media/TRB/Content/StatisticsResearch/SR\\_ACTVAL22.pdf](https://portal.ct.gov/-/media/TRB/Content/StatisticsResearch/SR_ACTVAL22.pdf).

However, teacher salaries vary significantly across the state. Towns have the authority over school district budgets and revenue generation through local property taxes, and local and regional boards of education have the authority to negotiate teacher contracts, which include salary scales and increases. This results in wealthier communities spending more on public schools, including on teachers' salaries and benefits, due to a greater ability to generate local revenue. For example, the salary for first-year teachers in Bridgeport with a bachelor's degree is \$45,591, while Fairfield can offer a salary of \$47,553, which equates to a difference of almost \$2,000.

Although the State makes the entire employer contribution to the TRS, it does not have control over the cost of retirement benefits to TRS members, as benefit amounts are based on salary agreements in contracts negotiated at the local level. This system incentivizes wealthier communities to offer higher salaries as they can pay more without the consequences of incurring costs for retirement benefits.

Additionally, resources have a direct impact on a district's ability to hire and retain quality teachers. Teachers in lower-wealth, higher-need districts are responsible for educating students with additional learning challenges, while earning less in salary and receiving less support. This legislation ensures the consequences of the current system are studied such that state resources can be invested equitably and the long-term health of the TRS is addressed and sustained.

Thank you for the opportunity to testify on H.B. 6884, and please feel free to contact me anytime should you have questions or would like to discuss this bill more.

Sincerely,

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### **About the School and State Finance Project**

The School and State Finance Project is a nonpartisan, nonprofit policy organization that works collaboratively with policymakers, communities, and other key stakeholders to develop data-driven solutions that ensure all public school students receive equitable education funding that supports their learning needs.